(Official Fames 10/3) 50754 Doc 1 Filed 12/17/03 Entered 12/17/03 15:36:54 Desc Petition 2003 09:38:08am

(Official Formy)(9/01) COTO - DOO'S I HEG 12/17/00 E	
FORM B1 UNITED STATES BANKRUPTCY ON NORTHERN DISTRICT OF ILLING CHICAGO DIVISION (EASTERN	
Name of Debtor (if individual, enter Last, First Middle): Williams, Robert	Name of Joint Debtor (Spouse) (if individual, enter Last, First Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Social Security/Tax Identification No. (if more than one, state all):  xxx-xx-9872	Social Security/Tax Identification No. (if more than one, state all):
Street Address of Debtor (No. and Street, City, State and Zip Code): 151 E. 147th Street Harvey, IL 60426	Street Address of Joint Debtor (No. and Street, City, State and Zip Code):
County of Residence or of the Principal Place of Business:	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
Location of Principal Assets of Business Debtor (if different from street address above):	
Information Regarding the Debto  Venue (Check any applicable box)  ✓ Debtor has been domiciled or has had a residence, principal place of bus preceding the date of this petition or for a longer part of such 180 days th  ☐ There is a bankruptcy case concerning debtor's affiliate, general partner,	siness, or principal assets in this District for 180 days immediately nan in any other District.
Type of Debtor (Check all boxes that apply)  ✓ Individual(s) □ Railroad	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)
Moderation	☐ Chapter 7 ☐ Chapter 11 ☑ Chapter 13 ☐ Chapter 9 ☐ Chapter 12 ☐ Section 304 - Case ancillary to foreign proceeding
Nature of Debts (Check one box)  ☑ Consumer/Non-Business ☐ Business	Filing Fee (Check one box)  ✓ Full Filing Fee attached
Chapter 11 Small Business (Check all boxes that apply)  Debtor is a small business as defined by 11 U.S.C. Sec. 101.  Debtor is & elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	Filing Fee to be paid in installments (Applicable to individuals only)  Must attach signed application for Court  U.S. Bankruptcy Court  installments.
Statistical/Administrative Information (Estimates only)  ☑ Debtor estimates that funds will be available for distribution to unsecure  ☐ Debtor estimates that, after any exempt property is excluded and adminithere will be no funds available for distribution to unsecured creditors.	Filed: 12/1//2005 Time: 15:37:35 Time: 15:37:35 Debtor: ROBERT WILLIAMS Debtor: ROBERT WILLIAMS Fee: 194 Case: 03-50754 # : 3051980
Estimated Number of Creditors 1-15 16-49 50-99 100	Chapter: 13 Hollis 43 MOPM
### Estimated Assets  \$0 to \$50,001 to \$100,001 to \$500,001 to \$10,000,000 to \$500,000 \$100,000 \$500,000 \$1 million \$10 million \$50 millio	ConfHrg: 02/23/20 MARSHALL Trustee: MARILYN MARSHALL
Estimated Debts  \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,000  \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million	1.00

	Intered 12/17/03 15:36:54	1 Desc Petition 2001 1991 1991 1991 1991 1991 1991 1991
Voluntary Petition (page 2)  (This page must be completed and filed in every case)	2 of 29 Name of Debtor(s): Robert William	S
Prior Bankruptcy Case(s) Filed Within Last	5 Years (If more than two, attach add	ditional sheet)
Location Where Filed:	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case(s) Filed by any Spouse, Partner	I	
Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
Sign	atures	
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7]. I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	(To be completed if debtor is required to fil 10Q) with the Securities and Exchange Co of the Securities Exchange Act of 1934 an  Exhibit A is attached and made	ommission pursuant to Section 13 or 15(d) d is requesting relief under chapter 11)  de a part of this petition.  whose debts are primarily consumer med in the foregoing petition, declare in the foregoing petition that [he or she] 13 of title 11, United States Odde, and
X	X	12/12/2003
Telephone Number (If not represented by an attorney)  12/12/2003  Date  Signature of Attorney	Does the debtor own or have dossession of pose a threat of imminent and dentifiable l	Date  ibit C  of any property that poses or is alleged to harm to public health or safety?  d and made a part of this petition.
Jamie L. Zukosky  Sonottler & Zukosky, LLC 10 S. LaSalle Suite 3410 Chicago, Illinois 60603	Signature of Non-Attor Certify that I am a bankruptcy petition pre than prepared this document for compen debtor with a copy of this document.  Printed Name of Bankruptcy Pet	eparer as defined in 11 U.S.C. § 110, sation, and that I have provided the
Phone No.(312) 236-7200 Fax No.(312) 236-1691  12/12/2003  Date	Social Security Number	
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address  Names and Social Security numbers of all assisted in preparing this document:	l other individuals who prepared or
X	If more than one person prepared this docconforming to the appropriate official form  X Signature of Bankruptcy Petition	n for each person.
Printed Name of Authorized Individual  Title of Authorized Individual  12/12/2003  Date	Date A bankruptcy petition preparer's failure to and the Federal Rules of Bankruptcy Procimprisonment or both (11 U.S.C. § 110; 1	cedure may result in fines or

# UNITED STATES BANKR PTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Robert Williams

CASE NO

Debtor(s)

CHAPTER 13

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

#### Chapter 7: Liquidation (\$200.00 filing fee)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$185.00 filing fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

#### Chapter 11: Reorganization (\$830.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer (\$230.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

#### **ACKNOWLEDGEMENT**

I hereby certify that I have read this notice on this_1	12thday of	December	_,2003
Robert William			
Robert Williams			

# Page 4 of 29 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

IN RE: Robert Williams CASE NO

> CHAPTER 13 Debtor(s)

	DISCLOSURE OF COMPENSATION OF ATTORNET FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
	For legal services, I have agreed to accept: \$2,200.00
	Prior to the filing of this statement I have received: \$200.00
	Balance Due: <b>\$2,000.00</b>
2.	The source of the compensation paid to me was:
	✓ Debtor Other (specify)
3.	The source of compensation to be paid to me is:
	Debtor Other (specify)
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
	I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
6.	By agreement with the debtor(s), the above-disclosed fee does not include the following services:
	CERTIFICATION
!	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.
	12/16/2003

Jamie L. Zukosky

10 S. LaSalle Suite 3410 Chicago, IL 60603

Schottler & Zukpsky, LLC

Date

# Page 5 of 29 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Robert Williams

CASE NO

CHAPTER 13

## **SCHEDULE A (REAL PROPERTY)**

Description And Location Of Property	Nature Of Debtor's Interest in Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest in Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
None				
		-		
			\$0.00	\$0.00

# Page 6 of 29 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Robert Williams CASE NO

CHAPTER 13

# **SCHEDULE B (PERSONAL PROPERTY)**

Type of Property	None	Description and Location of Property	Husband, Wife, Joini or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	х			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	x			
Security deposits with public utilities, telephone companies, land-lords, and others.	x			
Household goods and furnishings including audio, video and computer equipment.	:	Normal & necessary household goods	С	\$1,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		-	
6. Wearing apparel.		Normal & necessary wearing apparel	С	\$300.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			
		Tol	al >	\$1,300.00

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Robert Williams

CASE NO

CHAPTER 13

### SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	x			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
13. Interests in partnerships or joint ventures. Itemize.	x			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
15. Accounts receivable.	x			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
		Tota	>	\$1,300.00

# Page 8 of 29 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Robert Williams

CASE NO

CHAPTER 13

### SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	x			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1990 Nissan Sentra (110,000+ miles)	С	\$2,000.00
24. Boats, motors, and accessories.	<b>x</b> :			
25. Aircraft and accessories.	x			
26. Office equipment, furnishings, and supplies.	x		   	
27. Machinery, fixtures, equipment, and supplies used in business.	x			
28. Inventory.	X			
29. Animals.	x			
30. Crops - growing or harvested. Give particulars.	x			
31. Farming equipment and implements.	x			
		Tota		\$3,300,00

Total >

\$3,300.00

Page 9 of 29
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: Robert Williams CASE NO

CHAPTER 13

#### SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
32. Farm supplies, chemicals, and feed.	x			
33. Other personal property of any kind not already listed. Itemize.	x			
		Tota		\$3,300.00

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Robert Williams CASE NO

CHAPTER 13

# SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (C	Check one box	x)
--	---------------	----

11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety

or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Normal & necessary household goods	735 ILCS 5/12-1001(b)	\$1,000.00	\$1,000.00
Normal & necessary wearing apparel	735 ILCS 5/12-1001(a), ( e)	\$300.00	\$300.00
1990 Nissan Sentra (110,000+ miles)	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$1,200.00 \$800.00	\$2,000.00
		\$3,300.00	\$3,300.00

Case 03-50754	Doc 1	Filed 12/17/03	Entered 12/17/03 15:36:54	Desc Petition
		Page	ո 11 of 20	

	. ago	<b></b> 0. <b>_</b> 0	
IN RE:	Robert Williams	CASE NO	
	Debtor		(If Known)
		CHAPTER 1	3
	Joint Debtor	•	

# SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

☑ Check this box if debtor has no creditors holding secured claims to report on Schedule D.

M Check this box	8888		or has no creditors holding secured claims	.01				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE JOINT OR COMMENSTY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIGUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT#:			DATE INCURRED: NATURE OF LIEN:					
			COLLATERAL:					
			REMARKS:					
			COLLATERAL VALUE:					
ACCT#:			DATE INCURRED: NATURE OF LIEN:					
			COLLATERAL:	•				
			REMARKS:					
			COLLATERAL VALUE:		_			
ACCT#:			DATE INCURRED: NATURE OF LIEN:					
;			COLLATERAL: REMARKS:					
			COLLATERAL VALUE:				;	
ACCT#:			DATE INCURRED: NATURE OF LIEN: COLLATERAL: REMARKS:					
	$\dashv$		COLLATERAL VALUE:  DATE INCURRED:	-		_		
ACCT#:			NATURE OF LIEN:				;	
			COLLATERAL: REMARKS:					
		}	COLLATERAL VALUE:	-		ļ		
No continuation sheets attached			Total for this Page (Sub	tota	لـــا < (اا		\$0.00	\$0,00

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Robert Williams CASE NO

CHAPTER 13

# SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

	☐ Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E.
T	YPES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached sheets)
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).
	Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,650* per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).
	Certain farmers and fishermen  Claims of certain farmers and fishermen, up to a maximum of \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).
	Deposits by individuals  Claims of individuals up to a maximum of \$2,100* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).
J	Alimony, Maintenance, or Support  Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11  U.S.C. Sec. 507(a)(7).
<b>7</b>	Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a)  (8).
J	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).
<u> </u>	Administrative allowances under 11 U.S.C. Sec. 330  Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C Secs. 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or r the date of adjustment. The amounts shown above were effective beginning April 1, 2001.

\_continuation sheets attached

IN RE:	Robert Williams		 _ CASE NO		<u>.</u>	
	İ	Debtor		(1	f Known)	
			 _ CHAPTER	13		

Joint Debtor

### SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

Continuation Sheet No. 1

TYPE OF PRIORITY	Taxes	

	TYPE OF PRIORITY	Taxes						_		
CREDITOR'S NAP	ME AND MAILING ADI JDING ZIP CODE	DRESS	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNETY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT#: Internal Revenu 230 S. Dearborn Stop 5013 CHI Chicago, IL 608	n St.			င	DATE INCURRED: 2000 CONSIDERATION: Taxes REMARKS:				\$2,140.49	\$2,140.49
ACCT#:					DATE INCURRED: CONSIDERATION: REMARKS:					
ACCT#:					DATE INCURRED: CONSIDERATION: REMARKS:					
ACCT#:					DATE INCURRED: CONSIDERATION: REMARKS:					
ACCT#:					DATE INCURRED: CONSIDERATION: REMARKS:					
ACCT#:					DATE INCURRED: CONSIDERATION: REMARKS:					
ACCT#:					DATE INCURRED: CONSIDERATION: REMARKS:					
					Total for this Page (Sub Running				\$2,140.49 \$2,140.49	\$2,140.49 \$2,140.48

Case 03-50754	Doc 1	Filed 12/17/03	Entered 12/17/03 15:36:54	Desc Petition
		Dana	2 1/L of 20	

	Daland Marie	0 1 1 01 20	
IN KE:	Robert Williams	CASE NO	
	Debtor		Known)
		CHAPTER 13	
	Joint Debtor		

# SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

Continuation Sheet No. 2

TYPE OF PRIORITY Admi	nist	rativ	e allowances		_			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND WIFE JOINT	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT#: Schottler & Zukosky, LLC 10 S. LaSalle Suite 3410 Chicago, IL 60603		С	DATE INCURRED: 12/12/2003 CONSIDERATION: Attorney Fees REMARKS:				\$2,000.00	\$2,000.00
ACCT#:			DATE INCURRED: CONSIDERATION: REMARKS:					
ACCT#:			DATE INCURRED: CONSIDERATION: REMARKS:					
ACCT#:			DATE INCURRED: CONSIDERATION: REMARKS:					
ACCT#:			DATE INCURRED: CONSIDERATION: REMARKS:					
ACCT#:			DATE INCURRED: CONSIDERATION: REMARKS:					
ACCT#:			DATE INCURRED: CONSIDERATION: REMARKS:					
			Total for this Page (Subto				\$2,000.00 \$4,140.49	\$2,800.00 \$4,140.49

	Case 03-30/34	DOC T	FIIEU 12/1//03	Eliferen 17/11/02 12:20:2	4 Desc Pelilion
			Page	e 15 of 29	
IN RE:	Robert Williams			CASE NO	
		Debtor			(If Known)
				CHAPTER 13	
		Joint Debtor			

# SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.							
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: Internal Revenue Service 230 S. Dearborn St. Stop 5013 CHI Chicago, IL 60604		C	DATE INCURRED: CONSIDERATION: Taxes ('89, '90 & '95) REMARKS:				\$11,403.77
ACCT#:			DATE INCURRED: CONSIDERATION: REMARKS:				
ACCT#:			DATE INCURRED: CONSIDERATION: REMARKS:				
ACCT#:			DATE INCURRED: CONSIDERATION: REMARKS:				
ACCT#:			DATE INCURRED: CONSIDERATION: REMARKS:				
ACCT#:			DATE INCURRED: CONSIDERATION: REMARKS:				
ACCT#:			DATE INCURRED: CONSIDERATION: REMARKS:				
Nocontinuation sheets attached			Total for this Page (Subtotal Running Tota				\$11,403.77 \$11,403.77

# Page 16 of 29 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Robert Williams

CASE NO

CHAPTER 13

### SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Robert Williams CASE NO

CHAPTER 13

# **SCHEDULE H (CODEBTORS)**

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Robert Williams

CASE NO

CHAPTER 13

# SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital	Dependents of Debtor and Spouse (Names, Ages and Relationships)			
Status Name	Age Relationship	Name	Age Relationship	
Married				
Employment Debtor		Spouse		
Occupation Retired Name of Employer How Long Employed Address of Employer		Unemployed		
Income: (Estimate of average month	lly income)	DEBTO	OR SPOUSE	
	nd commissions (prorate if not paid monthly			
Estimated monthly overtime		\$0.0	0 \$0.00	
SUBTOTAL		\$0.0	0 \$0.00	
LESS PAYROLL DEDUCTIONS  A. Payroll taxes (includes social see	ourity tay if R is zero)	\$0.0	0 \$0.00	
B. Social Security Tax	curity tax ii b. 15 2610)	\$0.0		
C. Insurance		\$0.0	•	
D. Union dues		\$0.0		
E. Retirement		\$0.0	0 \$0.00	
F. Other (specify)		\$0.0	0 \$0.00	
G. Other (specify)		\$0.0	0 \$0.00	
SUBTOTAL OF PAYROLL DEDUC	CTIONS	\$0.0	0 \$0.00	
TOTAL NET MONTHLY TAKE HOME	PAY	\$0.0	0 \$0.00	
Regular income from operation of business or profession or farm (attach detailed		tmt) \$0.0	0 \$0.00	
Income from real property		\$0.0		
Interest and dividends		\$0.0		
Alimony, maintenance or support payments payable to debtor for the debtor's use of that of the dependents listed above		or \$0.0	0 \$0.00	
Social Security or other government ass	\$0.0	0 \$500.00		
Pension or retirement income	\$2,022.0	0 \$0.00		
Other monthly income (specify below)		<b>60.0</b>	0 60.00	
1		 \$0.0 \$0.0		
2		\$0.0 \$0.0		
3. TOTAL MONTHLY INCOME		\$2,022.0		
IOIAL MONINET INCOME			- 4004100	

TOTAL COMBINED MONTHLY INCOME \$2,522.00

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

# Page 19 of 29 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Robert Williams CASE NO

CHAPTER 13

# SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rental for mobile home)	\$416.22
Are real estate taxes included?   ✓ Yes   No	
ls property insurance included? ☑ Yes ☐ No	
Utilities: Electricity and heating fuel	\$300.00
Water and sewer	\$65.00
Telephone	\$65.00
Other:	
Home maintenance (repairs and upkeep)	\$50.00
Food	\$450.00
Clothing	\$50.00
Laundry and dry cleaning  Medical and dental expenses (not covered by insurance)	\$30.00 \$300.00
Transportation (not including car payments)	\$180.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100.00
Charitable contributions	\$50.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	
Life	
Health	
Auto	\$173.00
Other:	
Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan)	
Auto Other: Wife's bills	650.00
	\$50.00
Other: Other:	
Alimony, maintenance, and support paid to others	
Payments for support of additional dependents not living at debtor's home Regular expenses from operation of business, profession, or farm (attach detailed statement)	
Other: See attached personal expenses	\$130.00
Other:	<b>\$100.00</b>
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$2,309.22
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]	
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, interval.	or at some other regular
A. Total projected monthly income	\$2,522.00
B. Total projected monthly expenses (including separate spouse budget if applicable)	\$2,309.22
C. Excess income (A minus B)	\$212.78
D. Total amount to be paid into plan each <b>Monthly</b> (interval)	\$212.00

Page 20 of 29
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: Robert Williams

CASE NO

CHAPTER 13

# **EXHIBIT TO SCHEDULE J**

# **Itemized Personal Expenses**

Expense		Amount
Haircuts & personal care		\$50.00
Car repairs & licensing		\$50.00
Postage & misc.		\$30.00
	Total >	\$130.00

Page 21 of 29
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: Robert Williams CASE NO

CHAPTER 13

# **SUMMARY OF SCHEDULES**

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$3,300.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	3		\$4,140.49	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$11,403.77	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$2,522.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$2,309.22
Total Numb of ALI	per of Sheets L Schedules	16			
	Total .	Assets >	\$3,300.00		
		·	Total Liabilities >	<b>\$15,544.26</b>	

# UNITED STATES BANKE UPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Robert Wiliams

CASE NO

CHAPTER 13

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

	e under penalty of perjury that I have read the for that they are true and correct to the best of my	oregoing summary and schedules, consisting of	
Date <u>12/12</u>	/2003	Signature Double The Signature Robert Whiams	
Date		Signature	
		[If joint case, both spouses must sign.]	

Page 23 of 29
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: Robert Williams

CASE NO

CHAPTER 13

#### STATEMENT OF FINANCIAL AFFAIRS

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE		
\$30,264.00	YTD - Pension & SSI		
\$30,000.00	`02 - "		
\$30,000.00	`01 - "		

#### 3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☑

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☑

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Page 24 of 29
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: Robert Williams

CASE NO

CHAPTER 13

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

None	5. Repossessions, foreclosures and returns  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	6. Assignments and receiverships  a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	7. Gifts  List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	8. Losses  List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	9. Payments related to debt counseling or bankruptcy  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.
	DATE OF DAVMENT

NAME AND ADDRESS OF PAYEE Schottler & Zukosky, LLC 10 S. LaSalle DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 12/12/2003

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$200.00

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Robert Williams

CASE NO

CHAPTER 13

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

Suite 3410 Chicago, IL 60603

#### 10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Page 26 of 29
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: Robert Williams

CASE NO

CHAPTER 13

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

#### 16. Spouses and Former Spouses

None ☑

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

None

 $oldsymbol{\square}$ 

None

 $\square$ 

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Page 27 of 29
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: Robert Williams

CASE NO

CHAPTER 13

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None

 $\square$ 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

# UNITED STATES BANKEUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Robert Wiliams

CASE NO

CHAPTER 13

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

#### DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

achments thereto, consisting of6	sheets, and that they are true and correct.
te <u>12/12/2003</u>	Signature Pour Williams of Debtor Robert Williams
te <u>12/12/2003</u>	Signature of Joint Debtor (if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

Case 03-50754 Doc 1 Filed 12/17/03 Entered 12/17/03 15:36:54 Desc Petition 12/18/08 Desc Pe

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Robert Wiliams

CASE NO

Debtor(s)

CHAPTER 13

# **VERIFICATION OF CREDITOR MATRIX**

-	The above named Debtor hereby verifies tha	at the attached list	of creditors is true	e and correct to t	he best of his/her
knowle	edge.				

Date 12/12/2003	Signature	
	Robert Williams	
	D. And Live =	
Date	Signature Roll William	